

ASK THE EXPERT

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Ill health and insurance

My husband and I are 72 and 69 years old respectively and we have a raft of pre-existing medical conditions including a heart attack, triple bypass surgery and breast cancer. We like to travel a lot, and as our only daughter has recently moved to Australia it is even more important that we can continue to do so. We recommend Global Travel Insurance, which operates a different system to most insurers. There is no medical screening and the premiums are reasonable (our annual multi-trip policy costs just

£195 for the two of us). If we make a medical claim, the excess is simply adjusted according to age.

Name and address supplied

Global (01903 203933, www.globaltravelinsurance.co.uk) offers a very good-value annual policy for a flat rate of £110 per year, but only if you are 75 or under. It is underwritten by one of Britain's largest companies, AXA, but uses a different business model to other travel insurers. Instead of increasing premiums with risk, it charges a higher excess on claims: double for holiday cancellation and £750 for over-65s if a pre-existing condition flares up and you have to make a medical claim.

Readers also recommended Bradford & Bingley (0800 169 4078, www.bradford-bingley.co.uk/insurance/travel), which offers annual policies or travellers up to the age of 79. A worldwide multi-trip policy costs £137 if aged 70-74, rising to £164 when 75-79, excluding baggage cover. Trip limit is the usual 31 days but this can be extended to 90 days for an extra premium.

Help the Aged (0800 022 3192, www.intunegroup.co.uk) has no upper age limit for its annual worldwide travel policy, which costs just £155 per year (£193 to include North America) with a 31-day limit per trip. Pre-existing conditions, even if past and stable, do incur higher premiums. For someone who has had a hip replacement, suffers from type 2 diabetes and takes tablets to control cholesterol and low thyroid function this would be an extra £37 per year; £47 to include North America.

All travellers should be aware that an annual multi-trip policy is really just a succession of single-trip insurances. This means that if you develop a medical condition during the policy year, see a consultant, have any kind of operation or are undergoing tests you must tell the insurer as soon as the problem arises, or subsequent claims will not be covered.

Many readers recommended the travel insurance that is provided by banks to premium account customers. Lloyds TSB appears to offer the most

generous terms, covering Platinum account customers up to the age of 80. One reader who had trouble finding annual insurance due to her hypertension found her condition is covered as standard by Lloyds TSB. But it is important to check the small print on these policies, as past health problems are often excluded and there are other restrictions for older travellers.

A useful website for over-65s seeking advice on travel insurance, immunisation and medical equipment is www.myholidayinsurance.com. Set up by a doctor and his brother as a public service, it says that it takes no commission from the insurance companies it recommends.

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